

United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Shawn D. O'Rourke
Maryanne M. O'Rourke
Debtors

Case No. 14-13370-jkf
Chapter 12

CERTIFICATE OF NOTICE

District/off: 0313-2

User: JEGilmore
Form ID: 3180F

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Total Noticed: 133

Date Rcvd: Jan 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 09, 2020.
db/jdb

+Shawn D. O'Rourke, Maryanne M. O'Rourke, 993 N. Grange Avenue,
Collegeville, PA 19426-3147
13295494 +AG Fence, 280 N. Locust Street, Box 269, Schaefferstown, PA 17088-0269
13295495 +Agco Financial, 8001 Birchwood Court, P.O. Box 2000, Johnston, IA 50131-0020
13295496 +Alta Genetics, 3543 Collection Center Drive, Chicago, IL 60693-0035
13295500 +AmeriFinancial Solutions, P.O. Box 602570, Charlotte, NC 28260-2570
13295499 +American Rock Salt Co LLC, P.O. Box 190, Mount Morris, NY 14510-0190
13295502 +Bag Man, P.O. Box 162, Hammond, WI 54015-0162
13295503 +Barbara L. Farley, Esquire, P.O. Box 53659, Philadelphia, PA 19105-3659
13295504 +Beacon Technologies Inc., P.O. Box 847, Kennett Square, PA 19348-0847
13295505 +Bechtelsville Agway, 114 E. Chestnut Street, Bechtelsville, PA 19505-9777
13295506 +Beiler Farms, 3132 W. Newport Road, Ronks, PA 17572-9726
13295507 +Binkley & Hurst, 133 Rothsville Station Road, Lititz, PA 17543-8545
13295508 +Boyertown Area School District, 50 North Fifth Street, Reading, PA 19601-3417
13406067 +Boyertown Area School District, Jeff Xavios, ENM Law Group, 938 North 8th Street,
Reading, PA 19604-2308
13295509 +Boyertown Oil Co., P.O. Box 431, New Berlinville, PA 19545-0431
13325360 +Boyertown Oil Compnay, Inc, PO Box 431, 965 N. Reading Avenue,
New Berlinville, PA 19545-0431
13295510 +Brett L. Messinger, Esquire, 30 South 17th Street, Philadelphia, PA 19103-4001
13295516 +Cherry Hill Tractors, 369 Cohansey-Friesburg Road, Elmer, NJ 08318-2941
13295517 +Chromulak & Associates LLC, 401 Technology Drive, Suite 202, Canonsburg, PA 15317-7538
13295519 Citizens Bank, c/o Mercantile Adj. Bureau, P.O. Box 9016, Buffalo, NY 14231-9016
13295520 +Clayton W. Davidson, Esquire, 100 Pine Street, P.O. Box 1166, Harrisburg, PA 17108-1166
13295521 County of Montgomery, One Montgomery Plaza Suite 800, P.O. Box 311,
Norristown, PA 19404-0311
13295485 +Daniel T. McGrory, Esquire, 144 E. DeKalb Pike, Suite 300, King of Prussia, PA 19406-2150
13295524 +David J. Apothaker, Esquire, 520 Fellowship Road, C306, Mount Laurel, NJ 08054-3410
13295525 +Deere & Company, 6400 NW 86th Street, P.O. Box 6600, Johnston, IA 50131-6600
13295526 +Deere Country Farm & Lawn Inc., P.O. Box 456, Adamstown, PA 19501-0456
13295527 Discover Bank - Student Lns, P.O. Box 30948, San Francisco, CA 94130-0948
13295529 +Elvin R. Wise, 28 Upper Drive, Blain, PA 17006-9505
13300377 +F.M. Brown's Sons, Inc., c/o Eden R. Bucher, Esquire &, Thad M. Gelsinger, Esquire,
Leisawitz Heller Abramowitch Phillips, P., 2755 Century Blvd., Wyomissing, PA 19610-3346
13295530 +F.M. Browns & Sons Inc., P.O. Box 67, Birdsboro, PA 19508-0067
13295531 +Farm Service Agency, 1238 County Welfare Road, Leesport, PA 19533-9710
13295532 +Frank Schwartz, Esquire, 3600 Horizon Blvd., Suite 200, Trevese, PA 19053-4945
13295533 +Gary S. Auerbach, 2070 Butler Pike, Suite 200, Plymouth Meeting, PA 19462-1815
13295534 +Helena Chemical Co., c/o Lee Green & Reiter Inc., P.O. Box 179, Bellefonte, PA 16823-0179
13295535 +Hubner Seed, 10280 W. State Road 28, West Lebanon, IN 47991-8064
13295536 +Innovative Dairy Solutions LLC, 12667 Massey Road, Massey, MD 21650-1624
13295537 +J & L Hay, 257 West Wind Road, Friedens, PA 15541-8215
13364838 +JP Morgan Chase, c/o Kathryn L. Mason, Esquire, P.O. Box 650, Hershey, PA 17033-0650
13357146 JPMorgan Chase Bank, NA. National Bankruptcy Dept., PO BOX 29505 AZ 1-1191,
Phoenix, AZ 85038-9505
13295538 +Jason Sabol, Esquire, 2650 Audubon Road, Audubon, PA 19403-2400
13295539 +Jim Belz, 13626 Mercersburg Road, Clear Spring, MD 21722-1025
13295540 +John Deer Financial, 6400 NW 86th Street, P.O. Box 6600, Johnston, IA 50131-6600
13295542 +Joseph A. Venuti, Jr., Esquire, Bedminster Circle, 90 Washington Valley Road,
Bedminster, NJ 07921-2118
13295543 +Joseph Matejik, Karen M. Matejik, 5901 Mechanicsville Road, Mechanicsville, PA 18934-9518
13295544 +Kerith Brook Farm, 73 Kerith Lane, Kutztown, PA 19530-8924
13295545 +Key Equipment Finance, c/o Vengroff Williams & Assoc, P.O. Box 4155,
Sarasota, FL 34230-4155
13295547 +Lancaster DHIA, 1592 Old Line Road, Manheim, PA 17545-8222
13295548 +Lease Corp of America, P.O. Box 1297, Troy, MI 48099-1297
13309299 +Lee,Green & Reiter, Inc., Attn: Robert A Mix, Esquire, 115 East High Street,
Bellefonte, PA 16823-3001
13295549 +Leon P. Haller, Esquire, 1719 North Front Street, Harrisburg, PA 17102-2305
13303548 +Lititz Properties, LLC,, a wholly owned subsidiary, of Susquehanna Bank,
1570 Manheim Pike, Lancaster, PA 17601-3038
13295550 +M B Investments, 2650 Audubon Road, Norristown, PA 19403-2400
13382353 +M.B. Investments, c/o Jason T. Sabol, Esquire, 2650 Audubon Road, Audubon, PA 19403-2400
13295551 +M.M. Weaver & Sons, 169 N. Groffdale Road, Leola, PA 17540-9000
14030769 +MBC Ventures LLC, Box 6783, Greenville, SC 29606-6783
13295552 +Mark J. Merolla, Esquire, P.O. Box 214, Reading, PA 19603-0214
13295553 +Martin Stone Quarries Inc., 107 Commerce Way, Bethlehem, PA 18017-8913
13295554 +Martins Farm Supply, 4491 Buchanan Trail West, Greencastle, PA 17225-8303
13295555 +Matthew R. Kaufmann, Esquire, 11 Elliott Avenue, Suite 100, Bryn Mawr, PA 19010-3407
13295556 +Medical Data Systems, Inc., 2001 9th Avenue, Suite 312, Vero Beach, FL 32960-6413
13295557 Michael J. Dougherty, Esquire, 325 Chestnut Street, Suite 501,
Philadelphia, PA 19106-2605

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13295558 +Michael J. Dougherty, Esquire, Karina Velter, Esquire, 325 Chestnut St Ste 501,
Philadelphia, PA 19106-2605
13295559 +Michael P. Clarke, Esquire, Eight Neshaminy Interplex, Suite 215,
Feasterville Tre, PA 19053-6980
13298912 +MidAtlantic Farm Credit ACA, c/o Leon P. Haller, Esquire, 1719 North Front Street,
Harrisburg, PA 17102-2305
13295560 Midatlantic Farm Credit, 600 Robert Fulton Highway, Quarryville, PA 17566
13295562 +Mike Charles, 563 Berne Drive, Schuylkill Haven, PA 17972-9123
13295563 +Monsanto Farm Flex, 800 N. Lindbergh Blvd., Mail Zone NC1B, Saint Louis, MO 63167-1000
13295564 +Montgomery County, c/o Phil Newcomer, Esquire, P.O. Box 311, Norristown, PA 19404-0311
13302657 +Montgomery County Tax Claim Bureau, c/o Northeast Revenue Service, LLC,
15 Public Square, Suite 202, Wilkes-Barre, PA 18701-1703
13295565 +Montgomery County Tax Claim Bureau, 1 Montgomery Plaza, Suite 600,
Norristown, PA 19401-4851
13295566 +Montgomery Tax Claim Bureau, c/o Northeast Revenue Service, 1 Montgomery Plaza Suite 610,
Norristown, PA 19401-4855
13295567 National Penn Leasing Company, Philadelphia & Reading Avenues, Boyertown, PA 19512
13295568 +Nolt Services LLC, 728 Rettew Mill Road, Lititz, PA 17543-9163
13295569 +Oley Valley Feed Inc., 143 Cleaver Road, Oley, PA 19547-8514
13357145 PO BOX 29505 AZ 1-1191, Phoenix, AZ 85038-9505
13295491 Pa. Dept. of Revenue, Bureau of Indiv. Taxes, Dept. 280432, Harrisburg, PA 17128-0432
13295572 +Phares S. Hurst, 175 Center Square Road, Leola, PA 17540-9723
13295573 Philip W. Newcomer, Esquire, One Montgomery Plaza Suite 800, P.O. Box 311,
Norristown, PA 19404-0311
13295574 +Pitney Bowes, c/o Vital Recovery Services In, P.O. Box 923747, Norcross, GA 30010-3747
13295575 +Precision Diagnostics LLC, P.O. Box 344, East Earl, PA 17519-0344
13295576 +Quakertown Veterinary Clinic, 2250 N. Old Bethlehem Pike, Quakertown, PA 18951-3948
13295577 +Rebecca Zern, Tax Collector, 76 Merkel Road, Gilbertsville, PA 19525-9549
13295578 +Rhoades Family Limited Partnership, 165 Congo Niantic Road, Barto, PA 19504-9369
13295579 +Ridgeway Dairy Consulting, 830 South Park Street, Red Lion, PA 17356-8600
13295580 +Robert Allen Mix, Esquire, 115 East High Street, P.O. Box 179, Bellefonte, PA 16823-0179
13295581 Sanimax Marketing Inc., 2099 Shawano Avenue, Green Bay, WI 54303
13295582 +Schnupps Grain Roasting, 416 Union Road, Lebanon, PA 17046-7826
13295583 +Security Credit Services LLC, 2623 W. Oxford Loop, Oxford, MS 38655-5442
13295584 Stellar Recovery Inc., 1327 Highway 2W, Suite 100, Kalispell, MT 59901
13295585 +Susquehanna Bank, 1570 Manheim Pike, Lancaster, PA 17601-3038
13295587 +TD Bank, 2005 Market Street, Philadelphia, PA 19103-7058
13295588 +Thad M. Gelsinger, Esquire, 2755 Century Blvd., Wyomissing, PA 19610-3346
13295589 +Timac USA, P.O. Box 888, Reading, PA 19607-0888
13295590 +Timothy G. Dietrich, Esquire, 126 E. King Street, Lancaster, PA 17602-2832
13295591 +Town & Country Leasing, 995 Dalton Avenue, Cincinnati, OH 45203-1101
13295592 +Triple M. Farms, 1525 King Street, Lebanon, PA 17042-8383
13295593 +Twin Valley Farm Service LLC, 156 Swamp Road, Morgantown, PA 19543-9476
13410924 +U.S. Bank National Association, c/o Select Portfolio Servicing, Inc.,
3815 South West Temple, Salt Lake City, UT 84115-4412
13295493 +U.S. Dept. of Justice, P.O. Box 227, Benj. Franklin Station, Washington, DC 20044-0227
13295594 +US Bank National Association, 1500 North 19th Street, Monroe, LA 71201-4942
13361959 +USDA, Farm Service Agency, 1238 County Welfare Road, Leesport, PA 19533-9710
13295596 +Vista Grande Farm, 290 Ruth Road, Fleetwood, PA 19522-9069
13295598 +Windstream, P.O. Box 9001908, Louisville, KY 40290-1908

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: megan.harper@phila.gov Jan 08 2020 03:07:29 City of Philadelphia,

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 08 2020 03:07:28 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

13305733 E-mail/Text: BANKRUPTCYDSM@DELAGELANDEN.COM Jan 08 2020 03:07:40 AGCO Finance LLC,
PO Box 2000, Johnston, IA 50131-0020

13295497 +E-mail/Text: Bankruptcies@nragroup.com Jan 08 2020 03:07:41 American Agencies LLC,
2491 Paxton Street, Harrisburg, PA 17111-1036

13295498 +EDI: AMEREXPR.COM Jan 08 2020 08:08:00 American Express, P.O. Box 981537,
El Paso, TX 79998-1537

13385334 EDI: BECKLEE.COM Jan 08 2020 08:08:00 American Express Bank, FSB, c o Becket and Lee LLP,
POB 3001, Malvern, PA 19355-0701

13295501 EDI: ACCE.COM Jan 08 2020 08:08:00 Asset Acceptance LLC, P.O. Box 1630,
Warren, MI 48090-1630

13295511 +E-mail/PDF: resurgentbknofications@resurgent.com Jan 08 2020 03:22:26 CACH LLC,
4340 S. Monaco Street, Denver, CO 80237-3485

13295512 +E-mail/Text: davep@cedarcrestequipment.com Jan 08 2020 03:07:42 Cedar Crest Equipment,
61 Elco Drive, Myerstown, PA 17067-2602

13295513 +EDI: CAUT.COM Jan 08 2020 08:08:00 Chase Auto Finance, P.O. Box 901076,
Fort Worth, TX 76101-2076

13295514 +E-mail/Text: cms-bk@cms-collect.com Jan 08 2020 03:07:08 Chase Bank,
c/o Capital Management Svcs LP, 726 Exchange St., Buffalo, NY 14210-1484

13295515 +EDI: CHASE.COM Jan 08 2020 08:08:00 Chase Bank USA NA, P.O. Box 15298,
Wilmington, DE 19850-5298

13295518 +EDI: URSI.COM Jan 08 2020 08:08:00 Citibank Visa, c/o United Recovery Sys LP,
P.O. Box 722910, Houston, TX 77272-2910

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13295488 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 08 2020 03:07:13 Commonwealth of PA,
Department of Revenue, Bureau of Compliance, Dept. 280946, Harrisburg, PA 17128-0946
13295522 +E-mail/Text: bdsupport@creditmanagementcompany.com Jan 08 2020 03:07:27
Credit Management Co., 2121 Noblestown Road, Pittsburgh, PA 15205-3956
13295528 EDI: DISCOVER.COM Jan 08 2020 08:08:00 Discover Financial Services, P.O. Box 15316,
Wilmington, DE 19850
13308231 EDI: DISCOVER.COM Jan 08 2020 08:08:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
13295489 EDI: IRS.COM Jan 08 2020 08:08:00 Internal Revenue Service, P.O. Box 7346,
Philadelphia, PA 19101-7346
13295541 +E-mail/Text: jdflitigationanalyticsteam@johndeere.com Jan 08 2020 03:07:36
John Deere Construction & Forestry Comp., 6400 NW 86th Street, Johnston, IA 50131-2945
13295546 E-mail/Text: bncnotices@becket-lee.com Jan 08 2020 03:07:04 Kohl's/Capital One,
P.O. Box 3115, Milwaukee, WI 53201-3115
13295561 +EDI: MID8.COM Jan 08 2020 08:08:00 Midland Funding, 8875 Aero Drive, Suite 200,
San Diego, CA 92123-2255
13358771 +E-mail/Text: skhern@monsanto.com Jan 08 2020 03:07:38 Monsanto Company,
800 N. Lindbergh Blvd., Attn: Sharon Hernandez-B2NB, St. Louis, MO 63167-0001
13295570 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 08 2020 03:07:13 Pa Department of Revenue,
Dept. 280948, Harrisburg, PA 17128-0001
13295571 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 08 2020 03:07:13 Penna. Dept. of Revenue,
Dept. 280946, Harrisburg, PA 17128-0001
13325882 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 08 2020 03:07:13
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, PA 17128-0946
13295586 +E-mail/Text: carine@tbfgroup.com Jan 08 2020 03:07:08 TBF Financial, LLC,
740 Waukegan Road, Suite 404, Deerfield, IL 60015-5505
13375547 EDI: TDBANKNORTH.COM Jan 08 2020 08:08:00 TD Bank N.A., Attn: Bankruptcy Dept.,
ME2-002-035, P.O. Box 9547, Portland, ME 04112-9547
13295492 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 08 2020 03:07:28 U.S. Attorney,
615 Chestnut Street, Suite 1250, Philadelphia, PA 19106-4490
13295595 +EDI: VERIZONCOMB.COM Jan 08 2020 08:08:00 Verizon, P.O. Box 5029,
Wallingford, CT 06492-7529
13295597 +EDI: WFFC.COM Jan 08 2020 08:08:00 WFFNB/Raymour & Flanigan, 800 Walnut Street,
Des Moines, IA 50309-3605

TOTAL: 30

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13386404 John Deere Construction & Forestry Company
13386405 John Deere Financial, F.S.B f/k/a FPC Financial F.
13295599 Z&Z Acres
smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
13295523* Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
13295487* +Marianne M. O'Rourke, 993 N. Grange Avenue, Collegeville, PA 19426-3147
13331836* Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, PA 17128-0946
13295486* +Shawn D. O'Rourke, 993 N. Grange Avenue, Collegeville, PA 19426-3147
13295490 ##+Office of Attorney General, 21 S. 12th Street, Third Floor, Philadelphia, PA 19107-3604
TOTALS: 3, * 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 09, 2020

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: JEGilmore
Form ID: 3180F

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 7, 2020 at the address(es) listed below:

CLAYTON W. DAVIDSON on behalf of Creditor John Deere Construction & Forestry Company
cdavidson@mwn.com, nwelch@mwn.com
CLAYTON W. DAVIDSON on behalf of Creditor John Deere Financial, F.S.B f/k/a FPC Financial
F.S.B. cdavidson@mwn.com, nwelch@mwn.com
CLAYTON W. DAVIDSON on behalf of Creditor Deere & Company cdavidson@mwn.com, nwelch@mwn.com
DANIEL T. MCGRORY on behalf of Joint Debtor Maryanne M. O'Rourke dmcgrory@pmrbm.com,
hhunter@pmrbm.com
DANIEL T. MCGRORY on behalf of Debtor Shawn D. O'Rourke dmcgrory@pmrbm.com, hhunter@pmrbm.com
EDEN R. BUCHER on behalf of Creditor F.M. Brown's Sons, Inc. ebucher@leisawitzheller.com,
medwards@leisawitzheller.com
JEROME B. BLANK on behalf of Creditor U.S. Bank National Association, as Trustee, for
Structured Asset Mortgage Investments II Inc., Prime Mortgage Trust, Certificates, Series 2005-5
paeb@fedphe.com
JOSEPH ANGELO DESOYE on behalf of Creditor U.S. Bank National Association, as Trustee, for
Structured Asset Mortgage Investments II Inc., Prime Mortgage Trust, Certificates, Series 2005-5
paeb@fedphe.com
KIMBERLY A. BONNER on behalf of Creditor U.S. Bank National Association, as Trustee, for
Structured Asset Mortgage Investments II Inc., Prime Mortgage Trust, Certificates, Series 2005-5
kab@jsdc.com, jnr@jsdc.com
KIMBERLY A. BONNER on behalf of Creditor JP Morgan Chase Bank NA kab@jsdc.com, jnr@jsdc.com
LEON P. HALLER on behalf of Creditor MidAtlantic Farm Credit, ACA lhaller@pkh.com,
dmaurer@pkh.com;mgutshall@pkh.com
MATTHEW CHRISTIAN WALDT on behalf of Creditor U.S. Bank National Association, as Trustee, for
Structured Asset Mortgage Investments II Inc., Prime Mortgage Trust, Certificates, Series 2005-5
mwaltd@milsteadlaw.com, bkecf@milsteadlaw.com
MICHAEL B. JOSEPH on behalf of Trustee MICHAEL B. JOSEPH mjoseph@ch13de.com
MICHAEL B. JOSEPH mjoseph@ch13de.com
REBECCA ANN SOLARZ on behalf of Creditor U.S. Department of Agriculture, Farm Service Agency
bkggroup@kmlawgroup.com
THOMAS I. PULEO on behalf of Creditor U.S. Department of Agriculture, Farm Service Agency
tpuleo@kmlawgroup.com, bkggroup@kmlawgroup.com
TIMOTHY G. DIETRICH on behalf of Creditor Susquehanna Bank tdietrich@barley.com,
jbrower@barley.com;cbrelje@barley.com
TIMOTHY G. DIETRICH on behalf of Creditor a wholly owned subsidiary Lititz Properties, LLC,
tdietrich@barley.com, jbrower@barley.com;cbrelje@barley.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 19

Information to identify the case:

Debtor 1	<u>Shawn D. O'Rourke</u>	Social Security number or ITIN	xxx-xx-5395
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Maryanne M. O'Rourke</u>	Social Security number or ITIN	xxx-xx-6755
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 14-13370-jkf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1228(a) is granted to:

Shawn D. O'Rourke
aka O'Rourke Farms

Maryanne M. O'Rourke
aka O'Rourke Farms

1/7/20

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 12 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 12 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

For more information, see page 2 >

- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans;
- ◆ debts provided for under 11 U.S.C. § 1222(b)(5) or (b)(9) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 12 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.